



IMMEDIATE ATTENTION REQUIRED:
Complete Your Membership Opt-In NOW

October 11, 2024

Control Number: #####

Dear Account Owner,

We are reaching out to you as a reminder to please complete your membership opt-in to MSU Federal Credit Union (MSUFCU) as soon as possible.

We are required by federal mandate to obtain your membership opt in before we can provide you with service on your account(s). **As of September 1, 2024, you currently do not have access to the following products or services until you opt in:**

- Servicing your loan
- Making an advance of funds from an open line of credit
- Opening a new account, loan, or safe deposit box
- Adding a joint party or new signer to an existing account
- Adding or removing account beneficiaries
- Receiving a first-time debit card for an open checking account
- Purchasing a money order, cashier's check, or VISA gift card
- Receiving signature guarantee or notary public services
- Redeeming a U.S. savings bond.

PLEASE OPT IN IMMEDIATELY USING ONE OF THE FOLLOWING METHODS:

1. Mail: Complete the enclosed "opt-in" form and return it using the self-addressed stamped envelope.
2. Online: Use the QR code to the right or visit msufcu.org/msbmembership . To opt in online, you will need the Control Number provided above.
3. Telephone: Contact us at 1-312-270-0204 x3133. To opt in by phone, you will need the Control Number provided above.
4. In person: Visit one of our convenient branches: <ul style="list-style-type: none">• 353 Bank Drive, McHenry, IL 60050• 10520 N Main Street, Richmond, IL 60071• 4000 N Johnsburg Road, Johnsburg, IL 60051



Please act now to secure your membership with MSUFCU. *If you have already completed your membership opt-in, you may disregard this notice.*

For additional information regarding the opt-in process, please contact us at 1-312-270-0204 x3133 or visit one of our branch locations with this letter. We appreciate your timely opt-in. Our team looks forward to helping you achieve your financial goals.

Sincerely,
MSU Federal Credit Union

Membership Opt-In Consent Form

Name: _____ Control Number: #####
Address: _____ Home Phone: _____
_____ Mobile Phone: _____
City: _____
State ZIP: _____

Yes, I wish to enjoy the full benefits of membership at Michigan State University Federal Credit Union ("MSUFCU"). By signing this form, I consent to becoming a member of MSUFCU upon the completion of the transaction between McHenry Savings Bank and MSUFCU. I understand that no additional action is required by me to become a member and my accounts will only be converted to accounts with MSUFCU if the transaction between McHenry Savings Bank and MSUFCU is completed. If this transaction is not completed, this form will have no effect and will be null and void. I also understand that I am free to move my accounts to another financial institution whenever I choose.

An opt-in election by any person (including individuals, sole proprietorships, partnerships, trusts, and corporations) will apply to all deposit accounts with the same Tax Identification Number.

Signature: _____ Date: _____
Please sign exactly as your name appears on this form.

When signing as attorney, executor, administrator, corporate officer, trustee, guardian, or custodian, please give full title/office.

You may provide your opt-in consent by:

1. Returning this form using the enclosed self-addressed stamped envelope; or
2. Providing electronic authorization on our website at msufcu.org/msbmembership; or
3. Calling us at 1-312-270-0204 x3133; or
4. Visiting one of our convenient locations.

Insurance of deposits at MSUFCU, referred to as "share insurance," will be provided by the National Credit Union Administration ("NCUA"). This share insurance from NCUA will replace the deposit insurance provided by the FDIC on accounts at MSUFCU with no gap in coverage. Like the FDIC, the NCUA will insure your accounts at MSUFCU up to \$250,000, per member, per ownership category. NCUA share insurance is backed by the full faith and credit of the U.S. Government.